

## **Program Description/Textbook or Print Instructional Material**

Vendor: Thomson Learning/South-Western Web Address: www.swep.com

Title: Economic Education for Consumers

Author: Miller Copyright: 2004

ISBN: 0-538-43579-8 Course/Content Area: Vocational and Career Education;  
Business Program; Business Economics

Intended Grade or Level: 9-12 Readability Level: 8.9 (Flesch Kincaid)

List Price: 65.95 Lowest Wholesale Price: 49.00

*All materials bid as of July 1, 2003 must be offered in an alternative format for students who require reading accommodations. A description of the levels of accommodation is included on p. 8-9 of this bid packet. The Kentucky Department of Education must receive a copy of the alternative format if the material is placed on the State Multiple List.*

Level of Accommodations (Level One, Two or Three) Level Three

If Level Two or Three, please provide rationale for not meeting Level One Compliance It is not financially feasible for our products to meet Level One at this time.

## **FEATURES**

**DISCLAIMER:** The features of each book or program were developed by the publisher and do not reflect the opinion of the State Review Team, State Textbook Commission, nor of the Kentucky Department of Education.

### **Content**

- New web site keeps the class current and linked to major economic events
- Instructor's Resource CD makes teaching easier!
- Plan for college, retirement, savings, loans and more with the new Planning Tools software
- Correlated to the Jump\$tart Coalition for Personal Financial Literacy's national standards
- Features include Consumer Alert, What in the World?, Vote Your Wallet, Buy the Numbers, Consumer in Action!, GuessWhat?, Math of Money, Cyber Consumer, Primary Sources, and Communicate

### **Student Experiences**

- Life-Span Plan Project incorporates materials developed throughout the course into one comprehensive life-span plan
- Journal activities, located at the beginning and end of each chapter, connect the theme of each chapter and reinforce communication skills

### **Assessment**

This all-new text has exciting features, engaging lessons, and multimedia ancillaries to help economic, consumer, and personal finance concepts come to life for your students.

### **Organization**

Chapter 1 Consumers - The Engine that Runs the Economy; Chapter 2 Buying Technology Products - Let's Talk Tec; Chapter 3 Consumer Protection - Rights, Responsibilities, Resolutions; Chapter 4 Choose a Career - Get a Job; Chapter 5 Taxes - How Much Income Will You Keep?; Chapter 6 Budgeting - How Will You Use Your Money?; Chapter 7 Banking Services - Where to Stash Your Cash; Chapter 8 Saving - Plan for Financial Security; Chapter 9 Investing - Prepare for Your Future; Chapter 10 Credit - You're in Charge; Chapter 11 Budget Essentials - Food, Clothes, and Fun; Chapter 12 Transportation - How Will You Get There?; Chapter 13 Housing - A Place to Call Home; Chapter 14 Auto and Home Insurance - Sharing the Risk; Chapter 15 Health and Life Insurance - Your Personal Security; Chapter 16 Choose Services - When You Need Help; Chapter 17 Global Economy - What It Means to You

### **Resource Materials**

#### **Gratis Items To Be Provided And Under What Conditions**

Data Activities CD (0-53843583-6) Free 1 per school  
Interactive Study Guide CD (0-538-43586-0) Free 1 per school  
Instructor's Wraparound Edition (0-538-43580-1) Free 1 per teacher  
Instructor's Resource Kit (0-538-43582-8) Free 1 per teacher  
ExamView Cd (0-538-43584-4) Free 1 per teacher  
CNN Looks at Consumer's Issues Video (0-538-43588-7) Free 1 per teacher  
Instructor's Resource CD (0-538-43587-9) Free 1 per teacher

#### **Available Ancillary Materials**

Student Workbook (0-538-43581-x)

### **RESEARCH DATA AND EVIDENCE OF EFFECTIVENESS**

**DISCLAIMER:** The research data and evidence of effectiveness was provided by the publisher and does not reflect the opinion of the State Review Team, State Textbook Commission, nor the Kentucky Department of Education.

**NOTE:** Please complete this section by indicating the research data and evidence of effectiveness or give a web site where the information is located. If there is no research data and evidence of effectiveness, please indicate ***“not available”*** in the space.



# Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business



<b>Title:</b> Economic Education for Consumers <b>Price:</b> \$49.00			
<b>Publisher:</b> Thomson South-Western			
<b>Item Evaluated:</b> Textbook & Supplemental Materials			
<b>Copyright Date:</b> 2004		<b>Evaluator:</b> Melissa Helton	
<b>Content Level:</b> 9-12		<b>Date of Evaluation:</b> July 30, 2003	
<b>Level of Alternative Format</b>	Level 1 – Full Compliance	Level 2 – Provisional Compliance	Level 3 – Marginal Compliance
This section completed by Exceptional Children Services			

## Overall Strengths and/or Weaknesses

**Disclaimer:** Comments on the strengths and/or weaknesses of each book, material or program were written by members of the State Textbook/Instructional Materials Review Team and reflect their opinions . They do not reflect the opinions of the State Textbook Commission nor the Kentucky Department of Education. In addition, the State Textbook/ Instructional Materials Review Team completed each evaluation form during the week of July 28-Aug. 1, 2003. In order to maintain the integrity of the review team's comments, editing was limited to spelling and punctuation.

Recommendations:
<input checked="" type="checkbox"/> Recommended by reviewers to State Textbook Commission
<input type="checkbox"/> Not recommended by reviewers to State Textbook Commission

**Publisher's Explanation of Reviewer's Comments:** By action of the State Textbook Commission, publishers are provided limited space, 150 words, to respond to what they may consider factual errors made by the reviewers in the evaluation.



# **Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Business**



<b>Title: Economic Education for Consumers</b>		<b>Publisher: Thomson South-Western</b>
Technology Management Summary Data:	20 possible points	14 points earned
Technology Management Comments: Has an Interactive Study Guide on CD-ROM, where the student takes quizzes and are given the correct answer. Students can print out scores of quizzes. Includes Video with Activities.		
Technology Presentation/Interface Summary Data:	40 possible points	28 points earned
Technology Presentation/Interface Comments: Has 2 CD-ROMS—an interactive study guide and a Data CD. Data CD has activities such as worksheets & graphs to use with each chapter. Content is good, but the presentation of Study Guide is plain, not very fun for students.		
Content Summary Data:	44 possible points	40 points earned
Content Comments: Has Math & Internet Activities for each Chapter. It also has integration projects for each chapter and Journal Entry topics. Has a workbook of ethics activities, enrichment activities, and communication activities.		
Instruction & Assessment Summary Data	52 possible points	51 points earned
Instruction & Assessment Comments: Very engaging for students with a variety of different activities and resources. Technology workbook activities included. Multiple Choice & Essay Questions in Test Bank.		
Organization & Structure Summary Data	36 possible points	36 points earned
Organization & Structure Comments: The text is clearly organized and structured for easy use by students & teachers.		
Resource Material Summary Data	40 possible points	31 points earned

**Resource Material Comments:**

Instructor's Resource CD has Lesson Plans, Power Point, Video Discussion Guide for each chapter. It also has forms such as employment applications and blank checks. In addition, the CD includes Portfolio Prompts. This is a great resource. The only points lost were for online resources, but internet activities are provided!



# Group V - Career /Technical & Vocational/Practical Living

## Electronic Instructional Media Review Form

### Stand Alone/Independent or Integrated Software for Business



Equipment (circle or change fill color)	Grade Level (circle or change fill color)	Audience (circle or change fill color)	Format (circle or change fill color)	Cost \$49.00	
Windows	Primary	Individual	Stand Alone/Independent	_____ single copy	_____ site license
Macintosh	Intermediate	Small Group	Integrated	_____ network version	_____ school version
CD-ROM	Middle	Large Group	Supplemental	_____ lab pack of ____ copies	_____ online
DVD	High		In lieu of basal text		
Sound					
Video					

If other, explain

Type of Software: Check all that apply	_____ Simulation	_____ Management	_____ Interdisciplinary	_____ Problem Solving	_____ Tutorial
_____ Exploratory	_____ Creativity	_____ Drill and Practice	_____ Critical Thinking	_____ Utility	_____ Other:

Rating Scale:	3—Some of the time	1—None of the time
4—All or the time	2—Minimally	0— Not applicable

Management	Rating
Allows customizing for individual learning needs.	2
Allows students to exit and resume at a later time.	4
Keeps a students performance record, where needed.	4
Allows control of various aspects of the software (e.g., turning sound off).	0
Allows for printed reports.	4
Comments: You can print summary reports of student quiz scores.	<b>Total 14</b>

Presentation/Interface	Rating
Presents material in an organized manner.	3
Has consistent, easy-to-use, on-screen instructions.	3
Has developmentally correct presentation format.	3
Adapts to different learning environments (learning styles/multiple intelligences, etc.)	2
Accessible for special needs students.	2
Runs smoothly, without long delays.	4
Presents easy-to-view text and graphics.	3
Presents easy-to-hear and understand sounds.	0
Avoids unnecessary screens, sounds, and graphics.	4
Provides immediate, appropriate feedback.	4
Comments: Comes with 2 CD ROMS. One is an interactive study guide where students answer questions & are given the correct answer. The second is a data CD with activities to use with each chapter—worksheets, graphs, etc.	<b>Total 28</b>

Content—Business	Rating
Career Experiences	3
Employability Skills	3
Teamwork	3
Global Perspective	3
Mathematical Skills	4
Communication	4
Diversity	4
Ethical Practices	4
Academic Integration	4
Real World Application	4
Content Area Concepts Addressed	4
Comments: The text has useful internet activities for each chapter.	<b>Total 40</b>

Rating Scale:	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable

Instruction and Assessment	Rating
Identifies a Sense of Purpose	4
Builds on Student Ideals	4
Engages Students	4
Develops Business Ideas	4
Promotes Student Thinking	4
Assesses Student Progress	4
Enhances The Learning Environment	4
Reading level is appropriate for interest and ability level of intended student group; level remains consistent throughout.	4
Commonwealth Accountability Testing System (CATS) "like" Assessment is provided	3
Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included.	4
Includes activities and opportunities for integration of technology.	4
Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations)	4
Differentiation techniques and activities suggested.	4
Comments: Very engaging activities for the students with a variety of activities. Includes technology activity workbook.	<b>Total 51</b>

Rating Scale:	3 – Some potential for learning	1 - Not present
4 – High potential for learning	2 – Little potential for learning	0 – Not applicable

Organization and Structure	Rating
Organization is logical and allows for spiraling of content.	4
Vocabulary and key terms are clearly defined and easily accessible within each lesson.	4
Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related.	4
Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities).	4
Legible type, length of lines, spacing, and page layout and width of margins contribute to overall appearance and use.	4
Student materials seem durable and conducive to daily use.	4
Includes sufficient glossary, index and appendices.	4
Employs accurate grammar and spelling	4
Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies.	4
Comments: Excellent Organization & Format of the Text!	<b>Total 36</b>

Resource Materials	Rating
Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated)	4
Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels.	4
Extension activities including adaptations and accommodations for students with special needs.	4
Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/technology and references (e.g. solution manuals, study guides)	4
Suggestions are made for integration of themes and /or interdisciplinary instruction.	4
Integration opportunities suggested and examples given.	4
Teacher resources are available online.	4
Online resources available – Repeat of information in text.	0
Online resources available – Practice skills only.	3
Online resources available – New application materials.	0
Comments: Instructor Resource CD has Lesson Plans, PowerPoint Slides, and Video Discussion Forms for each chapter. In addition, the CD has Portfolio Prompts, and Forms such as Applications and Blank Checks. An excellent supplementary resource!!	<b>Total 31</b>
<b>Rating Scale:</b>	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable





# Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Family & Consumer Sciences



<b>Title: Economics Education for Consumers</b>		<b>Student text \$49.00</b>	
<b>Publisher: Thompson Learning/South Western</b>			
<b>Item Evaluated: Student text, Workbook, CD-ROM, Teachers Edition and Resource Materials</b>			
<b>Copyright Date: 2004</b>		<b>Evaluator: Connie Duvall</b>	
<b>Content Level: grades 9-12</b>		<b>Date of Evaluation 7-30-03</b>	
<b>Level of Alternative Format</b>	<b>Level 1 – Full Compliance</b>	<b>Level 2 – Provisional Compliance</b>	<b>Level 3 – Marginal Compliance</b>
This section completed by Exceptional Children Services			

## Overall Strengths and/or Weaknesses

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<b>Recommendations:</b>
<input checked="" type="checkbox"/> Recommended by reviewers to State Textbook Commission
<input type="checkbox"/> Not recommended by reviewers to State Textbook Commission

**Publisher's Explanation of Reviewer's Comments:** By action of the State Textbook Commission, publishers are provided limited space, 150 words, to respond to what they may consider factual errors made by the reviewers in the evaluation.



# **Group V - Career/Technical Vocational/Practical Living Education Instructional Materials Evaluation Tool Family & Consumer Science**



<b>Title: Economics Education for Consumers</b>		<b>Publisher Thomson Learning</b>	
Technology Management Summary Data:	20 possible points	____20____ points earned	
Technology Management Comments: Excellent			
Technology Presentation/Interface Summary Data:	40 possible points	____40____ points earned	
Technology Presentation/Interface Comments: Excellent			
Content Summary Data:	44 possible points	____36____ points earned	
Content Comments: Excellent !! Wonderful!! Recommend as the text for Consumer Economics			
Instruction & Management Summary Data	52 possible points	____52____ points earned	
Instruction & Management Comments:Excellent			
Organization & Structure Summary Data	36 possible points	____36____ points earned	
Organization & Structure Comments: Excellent			
Resource Material Summary Data	40 possible points	____40____ points earned	
Resource Material Comments: Excellent!! Everything you need is included			



# Group V - Career /Technical & Vocational/Practical Living

## Electronic Instructional Media Review Form

### Stand Alone/Independent or Integrated Software for Family & Consumer Science



Equipment (circle or change fill color)	Grade Level (circle or change fill color)	Audience (circle or change fill color)	Format (circle or change fill color)	Cost _____??_____	
Windows	Primary	Individual	Stand Alone/Independent	_____single copy	_____site license
Macintosh	Intermediate	Small Group	Integrated	_____network version	_____school version
CD-ROM	Middle	Large Group	Supplemental	_____lab pack of ____ copies	_____online
DVD	High		In lieu of basal test		
Sound					
Other					

If other, explain

Type of Software: Check all that apply	<input type="checkbox"/> Simulation	<input type="checkbox"/> Management	<input type="checkbox"/> Interdisciplinary	<input type="checkbox"/> Problem Solving	<input type="checkbox"/> Tutorial
<input type="checkbox"/> Exploratory	<input type="checkbox"/> Creativity	<input type="checkbox"/> Drill and Practice	<input type="checkbox"/> Critical Thinking	<input type="checkbox"/> Utility	<input type="checkbox"/> Other:

Rating Scale:	3—Some of the time	1—None of the time
4—All or the time	2—Minimally	0— Not applicable

Management	Rating
Allows customizing for individual learning needs.	4
Allows students to exit and resume at a later time.	4
Keeps a students performance record, where needed.	4
Allows control of various aspects of the software (e.g., turning sound off).	4
Allows for printed reports.	4
Comments:	<b>Total 20</b>

Presentation/Interface	Rating
Presents material in an organized manner.	4
Has consistent, easy-to-use, on-screen instructions.	4
Has developmentally correct presentation format.	4
Adapts to different learning environments (learning styles/multiple intelligences, etc.)	4
Accessible for special needs students.	4
Runs smoothly, without long delays.	4
Presents easy-to-view text and graphics.	4
Presents easy-to-hear and understand sounds.	4
Avoids unnecessary screens, sounds, and graphics.	4
Provides immediate, appropriate feedback.	4
Comments:	<b>Total 40</b>

Content—Family & Consumer Science	Rating
Family	4
Childcare/Parenting	0
Child/Adolescent/Human Development	0
Interpersonal Relationships	4
Goal Setting/Decision Making	4
Consumerism	4
Foods/Nutrition	4
Apparel/Textiles	4
Housing Interiors	4
Hospitality Careers	4
FCCLA: Family, Careers, Community Leaders of America	4
Comments:	Total 36

Rating Scale:	2—Minimally
4—All or the time	1—None of the time
3—Some of the time	0— Not applicable

Instruction and Assessment	Rating
Identifies a Sense of Purpose	4
Builds on Student Ideals	4
Engages Students	4
Develops Family & Consumer Science Ideas	4
Promotes Student Thinking	4
Assesses Student Progress	4
Enhances The Learning Environment	4
Reading level is appropriate for interest and ability level of intended student group; level remains consistent throughout.	4
Commonwealth Accountability Testing System (CATS) “like” Assessment is provided	4
Variety of Assessments (diagnostic, formative, summative, open response, multiple choice, individual, small group, oral, demonstrations, presentations, self and peer performance, portfolio prompts) is included.	4
Includes activities and opportunities for integration of technology.	4
Reflects researched-based practices (e.g. hands-on activities, technology, problem-solving situations)	4
Differentiation techniques and activities suggested.	4
Comments:	<b>Total    52</b>

<b>Rating Scale:</b>	3 – Some potential for learning	1 - Not present
4 – High potential for learning	2 – Little potential for learning	0 – Not applicable

Organization and Structure	Rating
Organization is logical and allows for spiraling of content.	4
Vocabulary and key terms are clearly defined and easily accessible within each lesson.	4
Visual illustrations (e.g. graphs, charts, models) and examples are clearly presented and content-related.	4
Illustrations and language reflect diversity (e.g. racial, ethnic, cultural, age, gender, disabilities).	4
Legible type, length of lines, spacing, and page layout and width of margins contribute to overall appearance and use.	4
Student materials seem durable and conducive to daily use.	4
Includes sufficient glossary, index and appendices.	4
Employs accurate grammar and spelling	4
Organization of material can be effectively used with Standards Based Units, Core Content and Program of Studies.	4
Comments:	<b>Total 36</b>

Resource Materials	Rating
Teacher materials coordinate easily with student materials (e.g. additional resources included at point of need, student pages shown, integration of technology indicated)	4
Activities are included that adapt to the various learning styles, intelligences, and interest/ability levels.	4
Extension activities including adaptations and accommodations for students with special needs.	4
Resources provide objectives, background information, common student errors, hints, advice for lesson implementation and real-world connections, connections with career and/technology and references (e.g. solution manuals, study guides)	4
Suggestions are made for integration of themes and /or interdisciplinary instruction.	4
Integration opportunities suggested and examples given.	4
Teacher resources are available online.	4
Online resources available – Repeat of information in text.	4
Online resources available – Practice skills only.	4
Online resources available – New application materials.	4
Comments:	<b>Total    40</b>

Rating Scale:	
4—All or the time	2—Minimally
3—Some of the time	1—None of the time
	0— Not applicable